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REPORT
OF THE
BOOK COMMISSION

PROVINCE OF ONTARIO

(with appendix)
I + VI



PRESENTED TO THE LEGISLATURE

FEBRUARY 1ST, 1907

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TORONTO:
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Ontario Text Book Commission

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REPORT OF TEXT BOOK COMMISSION

TO HIS HONOUR THE HONOURABLE
WILLIAM MORTIMER CLARK, K.C.,
*Lieutenant-Governor of the
Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned, having been appointed by Commission under the Great Seal of the Province, bearing date the 12th day of July, in the year of our Lord, 1906, a Board of Commissioners

“To inquire into and to report to our said Lieutenant-Governor upon the reasonableness of the present prices of the School Text Books now on the authorized list and to enquire also into the prices of such publications elsewhere,” beg leave to report as follows:—

After notice thereof through the press your Commissioners held meetings for the taking of evidence, all of which were open to representatives of the press, as well as to the general public. The evidence was taken under oath and everyone who expressed a desire to make any statement before us was given an opportunity to do so.

Representative teachers, inspectors, educationists, experts in every department of book-making (including two from the United States) and all persons publishing school text books for Ontario, were summoned and testified before us. The paper used in the various books was chemically analyzed, and the expert report thereon forms part of the evidence returned herewith. Access was had to the correspondence on file in the Education Department respecting text books and agreements concerning the same.

We had expected to obtain assistance from a perusal of the evidence taken by the former Text-Book Commission, but in this we were disappointed, as it was not filed with their report, and the shorthand notes thereof had been destroyed.

Your Commissioners visited the largest publishing establishments in the United States, where many courteous and instructive interviews were accorded them. In Boston and Norwood two days were spent in going through the largest printing, binding and publishing establishments. Every step and process in text-book making, type-setting, plate making, printing and binding was thus studied where the most modern methods are to be found. Similar establishments in New York were visited where also the various steps in text-book making were studied. Prices and methods of distribution were discussed with the leading publishers in Boston and New York, where is published a large proportion of the school books used throughout the Union, and your Commissioners desire to acknowledge the great assistance, the adequate information and the generous treatment there received. We also had the advantage of examining many school books published and used in Great Britain and Ireland.

It is clear that text-book publishing in Ontario has fallen behind the times. Most of the books produced to-day are no better than those produced twenty years ago, whereas in the United States and in Great Britain great progress has been made. The paper used in the Ontario books is not equal to that used in the United States, and is much inferior to that used in Great Britain. As the demand for this kind of paper increases doubtless some of this inferiority will disappear. Concerning type-setting, some of the work done here is decidedly inferior, while plate making and press work are more nearly up-to-date. In binding the United States factories have special machinery and produce better work at lower prices.

Part of this general inferiority has been due to the absence of any insistent demand from the educational authorities, inspectors, or teachers for better work. The Department allowed slovenly work, and apparently the inspectors and teachers either hesitated to criticize or were unfamiliar with conditions elsewhere. We believe that just as good books may be produced in Canada as elsewhere if the authorities insist upon an equally high standard.

DEPARTMENT METHODS.

There are three general methods of producing text-books which may here be considered. The Department may select an author to prepare a text book, then engage a publisher and fix the

price at which the text shall be sold to the public. This is the method which, speaking generally, was adopted under the two previous Ministers of Education. The author selected was not necessarily the one who could produce the best text; the publisher had the price fixed for him and he immediately set to work to make the most money he could out of his contract. Consequently, the present text books are unsatisfactory.

A second method may be considered. The Department might have all its texts prepared under its authority, make its own plates, own all the rights in the texts and then have them printed by tender. If the Department represented the whole of Canada instead of one Province this system might be expedient. For a single Province to adopt such a plan would be expensive and cumbersome.

A third method would be to throw open to competition both writing and publishing. A text book may thus be produced for nine provinces instead of one. Educationists would be stimulated to produce the very best both in literary and educational quality. Competition among publishers would result in the highest standards of book-making. This plan would be the best of the three if the Department will maintain uniformity in the text books used in all schools, especially in all Public Schools, and will authorize text books for only a limited period.

PUBLIC SCHOOL READERS.

The most important of the text books are the public school readers, and respecting those at present in use we think the Education Department took a wise course in the circumstances of the time in having them prepared by a Board of Educationists. But, we are of the opinion that there were several grave errors in the methods adopted by the Department to secure their mechanical make-up and publication methods not calculated to give satisfactory results either as to quality or price—methods which in fact resulted in books inferior in material and workmanship and exorbitant in price as admitted directly or substantially before us by the publishers themselves.

Mr. Gage, one of the three publishers of the readers, testified before us in part as follows: "In conclusion reverting to the publication of the Ontario Readers I would say they were fairly good books when issued twenty years ago, but not as good as they should have been—not books that a publisher would be proud of. They were prepared under the supervision of the Government and by men who had no experience in work of this kind and were, therefore, mechanically at least not up to the highest

standard. An examination not only of the reading books, but of many other text books used in Ontario when compared with those in other provinces will force the conclusion that this province is very much behind other provinces both in point of educational value and the mechanical make-up of the book.”

Mr. S. G. Beatty, of the Canada Publishing Company, another of the publishers, testified as follows:—

Ques.—Are you aware that your Readers are not bound in the way that the Readers in England and the American Readers are bound?

Ans.—Yes.

Ques.—And you never tried to make any improvement in them?

Ans.—Of course there are better methods.

Ques.—Do you think the method in which you have bound these Readers is good enough for the purpose for which they are designed.

Ans.—No, I do not think it is.

Ques.—You do not think the binding is good enough?

Ans.—No, I do not.

Ques.—How would you suggest improving it?

Ans.—I would suggest thread stitching.

In 1884 the Government entered into an agreement with three publishing companies (W. J. Gage & Company, The Canada Publishing Company and Thomas Nelson & Sons) to publish the said Readers according to certain specifications for a period of ten years from the 1st day of January, 1885, the maximum retail price and the minimum discounts to be allowed being fixed thereby. This agreement was made without asking for tenders or in any way securing competition. It would have been better, we think, had the contract been made with one firm rather than with three, and for a period not exceeding five years; the specifications were loosely drawn, thus permitting the production of an inferior book without violating the letter of the agreement; the copyrights of the selections should all have been secured by the Department; wire stitching should not have been allowed at all.

When this contract was secured by the three publishers they apparently did not intend or anticipate that in carrying it out there should be any competition among them, and in fact there was none. The Government supplied each of the three publishers with a complete set of plates for the whole series of Readers and these firms had nothing to do but to print the books.

Shortly after the making of the contract Thomas Nelson and Sons assigned their interest therein to the Copp, Clark Company for \$30,000, payable in ten yearly payments of \$3,000 each.

From the first of January, 1885, till the first of July, 1896, these readers retailed as fixed by the said contract at the following prices:—

First Reader Part I	10 cents.
First Reader Part II	15 cents.
Second Reader	25 cents.
Third Reader	35 cents.
Fourth Reader	45 cents.

Five experts (for fuller report of experts' figures see appendix) were examined before us as to the cost of producing these readers including the printers' and binders' profits, the plates being supplied by the Department. One of these experts speaking for the Canada Publishing Company gave the cost as follows, which differed but little from that given by the other four:—

First Reader Part I	4.10 cents.
First Reader Part II	5.75 cents.
Second Reader	7.75 cents.
Third Reader	10.50 cents.
Fourth Reader	12.00 cents.

It will be seen that the set of readers costing about 40 cents was sold to the trade at about 95 cents and retailed at \$1.30. At an advance of six cents per set superior and satisfactory books could have been produced.

Comparisons are sometimes made of the retail prices of these readers with those used in the various States of the Union, but the conditions obtaining in Ontario differ so widely from those existing there that there is no fair basis for such a comparison. Here, the plates having been supplied by the Government and a monopoly for ten years established, all elements of risk and uncertainty were eliminated. There, open competition prevails, resulting in better books and (having with it all the elements of risk, uncertainty and expense) higher prices.

The copyright on the selections in the readers is worthy of special consideration as it has played a leading role in connection with the existing contracts. When the Department prepared the Readers and made a contract for their publication for ten years from January 1st, 1885, the copyrights on the selections were not secured. Apparently both the Minister and the publisher were ignorant of the situation or thought it a matter of small importance. The publishers issued the books containing copyright selections and sold them without any fear that action might be brought against them by the British owners. In this they were justified by the general customs of British publishers and British writers. It has always been usual to allow quotations and selections from literary productions to be used in school books without charge, or on payment of a nominal fee. The publishers and the Government felt so secure that they did not trouble to pay the British copyright holders the courtesy of asking permission to reprint copyright selections. It is possible that the publishers regarding themselves as printers merely and not the real publishers.

Just before the ten year term expired and when there was a prospect of a new contract being entered into by the Government, the three firms then printing the readers (the Copp, Clark Co., the W. J. Gage Co. and the Canada Publishing Co.) seemed to have suddenly realized that the copyright matter was worth looking into. The contract was to expire at the end of December, 1894, and in 1893 Mr. H. L. Thompson of the Copp, Clark Co., representing the three firms interested, went to England and took up the copyright matter with some of the holders. He went to Macmillans, showed them the readers and gave them the first information on the subject. He arranged to pay Macmillans £50 a year for the right to publish thereafter the selections in which they held copyright. He also got the Macmillans to agree that they would allow no other firm in Canada to publish these while they, the three firms, published the readers. Both Mr. Thompson and Mr. Gage admit in their evidence that the object was to secure the copyrights so as to force a renewal of the contract from the Minister of Education and to so arrange matters that no other firm could get in on the contract. It was arranged among the three firms before Mr. Thompson went to England, that the cost of securing the copyrights was to be borne in equal shares.

Not content with what Mr. Thompson secured, Mr. Gage also visited England and obtained some copyrights. He also induced one firm to bring an action against the Minister of Education so as to convince him of the importance of the copyrights. The action was only a "bluff" action but it apparently had its effect.

Though the contract ran out at the end of December, 1894, it was not until March, 1896, that a new contract was made. Under this, the three firms secured what they had worked for, although some slight reductions were made in prices. The Second Reader was reduced from 25 cents to 20 cents the Third from 35 cents to 30 cents, and the Fourth from 45 cents to 40 cents. After the renewal of the contract the Copp, Clark Co. paid Thomas Nelson and Sons from $2\frac{1}{2}$ to 5 per cent. on their share of the business, the consideration for which was not made clearly to appear.

Perhaps the action of the publishers in thus forcing a renewal from the Government cannot be condemned from a business point of view but the Government showed weakness in allowing its hand to be forced. The copyright selections might have been taken out and others substituted; or the Government might have questioned the publishers' rights in the Courts. The British copyright holders would, in all probability, have refused to allow their names to be used in such a questionable way, had they fully understood the situation.

While the new contract seems to have contemplated that other publishers might come in and share the publication of the readers it was found that the three publishers were practically masters of the situation and had in substance secured for an additional period of ten years the exclusive right to publish the said readers. For twenty-two years the Public School readers have been so published and during that period the Public School children of Ontario have been required to use inferior readers and to pay about \$200,000 therefor more than what, in the circumstances, was a fair price. We arrive at this result after allowing the publishers 25 per cent. for selling and distributing.

We would recommend that if a satisfactory and modern set of readers cannot be secured one should be prepared by the Department, the copyright of all selections secured, the plates made, and that the printing be given out by tender, under proper specifications, to one firm. In the new set greater attention should be paid to the size of type, quantity of matter on a page, quality of the illustrations, and color of the paper. Too great

care cannot be taken in this regard so that the pupils will be able to read the books without straining eyes, even in poorly lighted school rooms.

We would also recommend that if the Department finds it necessary to continue the old readers for a short period, until a new set can be secured, that tenders be invited for the printing and that the contract be given to not more than two firms, one preferably.

With regard to Primers, we would recommend that only one be authorized. Others might be recommended for supplementary reading, but in that case they should be bought by the School Board and kept in the school room. Where more than one Primer is authorized, children moving from one school section to another, are put to extra expense if the same Primer is not in use.

OTHER PUBLIC SCHOOL BOOKS.

	Their cost and retail price.	
	Cents.	Cents.
Public School Arithmetic.	11	25
Public School Geography.	21 $\frac{1}{4}$	75
Morang's Modern Geography.	23 $\frac{3}{4}$	75
Our Home and Its Surroundings (Morang).	10 $\frac{1}{2}$	40
Rose's Public School Geography.	21 $\frac{1}{2}$	75
Public School Grammar.	9 $\frac{2}{5}$	25
Morang's Modern English Grammar.	9 $\frac{4}{5}$	25
Public School History of England and Canada.	11 $\frac{9}{10}$	30
History of Dominion of Canada.	16 $\frac{2}{5}$	50
Duncan's Story of the Canadian People.	21	50
Weaver's Canadian History.	13 $\frac{3}{10}$	50
Public School Physiology and Temperance.	9 $\frac{4}{5}$	25
Public School Bookkeeping.	9	25
Public School Algebra and Euclid.	9	25
Public School Agriculture.	11	30
Public School Domestic Science.	9 $\frac{1}{5}$	50
Ahn's First German Book.	7 $\frac{6}{10}$	25
Ahn's Second German Book.	14 $\frac{1}{2}$	45

These cost prices include neither royalties nor cost of plates, the former being generally 10% on the retail price, and the latter varying according to the quantity manufactured.

It will be observed that in this list there are four geographies, four histories, and two grammars. There can be no economy with such a multiplicity of authorized books. The sales are spread over two or four books instead of being confined to one, consequently the prices charged for each must be higher or the quality must be inferior. If but one grammar, one geography and one history were authorized, the sales would be sufficiently large to enable a publisher to issue a better book at a lower price.

A survey of the books mentioned above shows that they are just as poor in workmanship as the Readers. In fact, some of them are worse. The P.S. Arithmetic, the P.S. Grammar, Rose's P.S. Geography, and some of the histories are very bad typographically. The type is too small, the paper poor, and the press work of a low grade. Most of them are wire stitched, which is uniformly condemned both by teachers and experts. In mechanical execution, exception must be made of Duncan's Story of the Canadian People (Morang), Morang's Modern Geography and Morang's Modern Grammar. These three books have a modern appearance, and met with the approval of the experts who examined them.

The paper used in all Text Books should have no mechanical pulp in its composition.

WRITING AND DRAWING BOOKS.

The evidence of the publisher of the drawing and writing books shows that the prices are too high. The writing book schedule of prices is as follows:—

	Cost.	Wholesale.	Retail.
Nos. 1-6.	1.35	5.25	7 cents.
No. 7.	3.00	7.50	10 cents.

The Drawing Books run thus:—

Nos. 1-5.	1.55	3.75	5 cents.
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As these books have been authorized for over six years and the sales have been large, there has been plenty of profit to wipe out the original cost of plates and compilation. If they are to be continued, the price might reasonably be reduced at once to 3 cents for all except writing book No. 7, which might sell at 5 cents. The discount to the retailer may be left at 25% and still give the wholesaler an adequate profit.

The cost of scribbling and exercise books is a burden to parents, and some system should be devised to relieve them. In Toronto the pupils get all their supplies at a cost of 14 cents per year, while in towns where the parents buy individually the cost will be nearly one dollar for each pupil.

HIGH SCHOOL BOOKS.

The list of books authorized for High Schools and Collegiate Institutes is unnecessarily large, owing chiefly to there being more than one book authorized in a subject. In the authorized list there are two Reading books, three books on Composition, two

on Geography, two on British History, two on Canadian History, two on Arithmetic, two on Algebra, three on Geometry, three on Latin and two on Bookkeeping. The method and matter to be taught has, surely long before this, become pretty well defined and could be contained in one book of modern size. Cheapness of production is almost out of the question when two or three books are authorized in a subject and produced by different publishers. Again it often occurs that a pupil moves from one High School to another and is compelled to buy new books to enable him to take up with the work with the class. In an extreme case if a pupil has to purchase a new book in every subject it would cost him \$8.45.

If a pupil wishes to consult another authority on any subject he may do so by making use of the school library, now grown to respectable dimensions in every secondary school in the province. In many cases where more than one book is authorized in a subject one of them has been in use more than 10 years. While change for the sake of change is not always good, yet it is believed that a consultation should be held over every book that has been in use five years. If with slight revision it could be brought up to the standard of the best books published on that subject it should be authorized for another term of say 3 years. Should it be found unsuitable, a dying period should be granted it of not more than one year and another authorized. This change should be announced to the publisher and the public at the same time.

The price of nearly all the High School Books is too high and could be materially reduced and still allow a fair profit to the publisher.

There is a heavy expenditure by pupils of High Schools and Continuation Classes for annotated texts in English Literature, Latin, Greek, French and German. The texts prescribed are usually padded by notes and other matter causing the pupils to pay from 50 cents to \$1.25 for selections that should cost less than one-third of those sums.

Enterprising publishers manufacture blank books with specially ruled lines to suit certain subjects at too great an advance on the price of ordinary foolscap paper.

Some means should be devised by the Education Department to prohibit the use of these blank forms. The pupil might do his own ruling on foolscap paper for all school exercises necessitating the use of blank forms.

HIGH SCHOOL BOOKS.

	Their cost and retail price.	
	cents.	cents..
High School Reader.	19 7/10	50
The Principles and Practice of Oral Reading.	11½	50
High School English Grammar.	17 6/10	75
High School English Composition.	13 2/5	50
Elementary English Composition.	12 7/10	40
High School Composition from Models.	21 1/5	75
High School Geography.	21 1/10	1.00
Morang's Modern Geography.	23¾	75
High School History of England.	18 6/10	65
Wrong's The British Nation.	26 9/10	1.00
Myer's Ancient History, Greece and Rome, (Canadian Edition.	21 6/10	75
Botsford's Ancient History for Beginners.	28 1/10	1.00
History of the Dominion of Canada, (Clement).	16 2/5	50
High School Arithmetic.	16¾	60
Arithmetic for High Schools, (De Lury).	13¼	60
High School Algebra.	16¾	75
Elements of Algebra, (McLellan).	15¾	75
Elementary Plane Geometry, (Baker).	9	50
Geometry for Schools, Theoretical, (Baker).	12½	75
High School Euclid, (J. S. McKay and Thompson).	10 8/10	50
First Latin Book and Reader.	18 6/10	1.00
Primary Latin Book and Reader.	20½	1.00
Hagarty's Latin Grammar.	19 6/10	1.00
White's First Greek Book.	20¼	1.25
High School Beginner's Greek Book.	22 9/10	1.50
High School French Grammar and Reader.	19¾	1.00
High School German Grammar and Reader.	20½	1.00
High School Physical Science, Part I.	10 4/10	50
High School Physical Science, Part II.	17 9/10	75
High School Chemistry.	10 6/10	50
High School Botany, Part II.	13 6/10	60
High School Bookkeeping.	16	60
Commercial Course in Practical Bookkeeping.	15 1/5	40
High School Cadet Drill Manual.	9	40
High School Euclid (J. S. McKay).	10 8/10	75

These cost prices include neither the cost of plates nor royalties.

INSPECTION.

The system of inspection of text books on behalf of the Department has been entirely inadequate. The officers of the Government who have performed this duty have not had sufficient knowledge of the technical questions involved, have not been encouraged to make a special study of modern improvements in book-making, and have not been specially remunerated for the extra duties imposed upon them. Your Commissioners would recommend that a special officer be appointed for this work at a special salary. Only thus can the Department protect itself and the public and keep the standard of its books equal to the best elsewhere. Such an officer should have a library of his

own to which should be added, as they appear, all the leading text books published in the United States or Great Britain. It should be part of his duty to keep in touch with the Department, and also with the teachers and inspectors. He will thus discover early, any defects in the books which are being sent out to the schools.

FREE TEXT BOOKS.

Every one now favors a system of free education. A free school should include free equipment for the school—maps, globes, etc., etc., are now supplied free. And there seems no valid reason why text books and other school supplies should not be so provided. Indeed, there are many cogent reasons which suggest themselves on a moment's reflection, why they should be so supplied. Objections here, as in other quarters, readily disappear before the basic principle that education is maintained in the general interests of the whole province, rather than for the individual or for any particular locality.

The evidence concerning free text book systems, now in vogue in many States, and in the leading cities in the United States, in the City of Toronto and in the Province of Manitoba, indicates that this is a subject to which the Department of Education should direct its serious attention. The success of a free text book system depends almost entirely on those who administer it. The teachers must exercise a watchful care over books to see that they are kept clean and in good condition. In Toronto and Kingston, cleanliness is aided by supplying a new manilla cover for each book twice a year. The evidence from these two cities as regards durability under the system is in strong contrast with that from Hamilton and Brantford. This emphasizes the point mentioned above, that much depends upon those administering the system.

The advantages of a system of free text books will be found admirably set forth in the evidence given by Inspector Odell, Inspector Hughes and Mr. Macdonald, of Kingston. There is a marked tendency in all progressive communities on this continent towards this system. No place that has ever adopted it has gone back to the old system. It would be of special advantage in the newer and more sparsely settled districts in Ontario.

In Ontario, beginning might be made by supplying readers and others public school books to all school boards at cost. Later on readers might be supplied to rural schools free of charge. The rural school boards purchase their books and supplies in such small quantities that they are not in a position to secure as close prices as the school board in a city the size of Toronto.

All the evidence brought before your Commissioners indicates that on public school books alone, the Government might purchase for the school boards at a very large saving annually. In the State of Delaware, the books are supplied directly from the publishers to the school boards, but all bills are sent to the State treasurer, paid by him and the amount deducted from the annual grant. This system, with slight modifications, might be found admirably suited to this Province.

We append herewith a digest of the experts' report on the cost of the readers; the Secretary's report of the procedure and meetings; a short history of the Ontario text books prepared by him; a list of the selections in the readers which are believed to be still in copyright; a communication from Mr. Fletcher, Deputy Minister of Education for Manitoba, explaining their system of free text books; a schedule of the cost of text books and supplies in the City of Toronto.

All which is respectfully submitted.

THOS. W. CROTHERS.

JOHN A. COOPER.

TORONTO, January 31st, 1907.

APPENDIX VI.

Report of the Inspector of Public Schools, Toronto.

BOARD OF EDUCATION, Chief Inspector's Office.

COST OF FREE TEXT BOOKS AND SUPPLIES SINCE THEIR FIRST INTRODUCTION IN TORONTO.

PUPILS SUPPLIED		COST OF FREE TEXT BOOKS	COST OF SUPPLIES
1892	28,345	\$ 4,380 (Inaugural Expense)
1893	28,306	6,927	\$10,334
1894	28,938	2,464	6,630
1895	28,877	4,917	6,209
1896	28,983	5,225	4,144
1897	29,390	1,568	3,822
1898	29,771	910	2,586
1899	29,885	1,043	2,101
1900	29,801	2,305	2,666
1901	30,075	2,109	4,119
1902	30,003	2,474	3,570
1903	29,746	2,710	2,853
1904	30,011	2,660	3,529
1905	30,334	4,563	3,740
412,465		\$44,255	\$56,303

Average cost per annum for Text Books..... \$3,161

“ “ “ “ “ Supplies 4,331

Cost per pupil for Text Books in 14 years..... .10 $\frac{1}{4}$ c.

“ “ “ “ “ Supplies in 13 years..... .13 $\frac{3}{4}$ c.

JAMES L. HUGHES,
Chief Inspector.

APPENDIX I.

Abstract compiled from the Evidence relative to the Cost of the Ontario Readers.

COST OF READERS AS ESTIMATED BY THE VARIOUS EXPERTS,
PLATES BEING SUPPLIED FREE BY THE DEPARTMENT.

	(1) GRANTHAM	(2) SOUTHAM	(3) FLEMING	(4) CAN. PUB. CO.	(5) BRAINARD
Part I	4.50 Cts.	5.00 Cts.	6.10 Cts.	4.10 Cts.	5.50 Cts.
Part II	6.00 "	6.00 "	6.90 "	5.75 "	6.50 "
Second	11.25 "	10.50 "	9.50 "	7.75 "	10.00 "
Third	12.33 "	13.00 "	11.33 "	10.50 "	11.00 "
Fourth	12.50 "	15.00 "	13.75 "	12.00 "	11.00 "
	46.58 "	49.50 "	47.58 "	40.00 "	44.00 "

NOTE :—Numbers 1, 2, 3 and 5 are for thread-sewing; No. 4 is for wire-sewing;—all estimates include printers' and binders' profits.

	AVERAGE OF EXPERT'S ESTIMATES	PRESENT WHOLESALE PRICE	PRESENT RETAIL PRICE
Part I	5.04 Cts. per copy	7.50 Cents	10 Cents
Part II	6.23 " "	11.25 "	15 "
Second	9.80 " "	15.00 "	20 "
Third	11.63 " "	22.50 "	30 "
Fourth	12.85 " "	30.00 "	40 "

	ESTIMATED ANNUAL SALES	COST TO PRINT	COST TO CONSUMER
Part I	90,000	\$4,536	\$ 9,000
Part II	70,000	4,361	10,000
Second	37,000	3,626	7,400
Third	33,000	3,838	9,900
Fourth	17,000	2,185	6,800
		\$18,546	\$43,600

